

## LAMPIRAN

**Lampiran 1: Daftar Perbankan yang Terdaftar di BEI Tahun 2015-2019**

Tahun	No.	Kode	Nama Perusahaan
2015	1	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk
	2	AGRS	PT Bank Agris Tbk
	3	AMAR	PT Bank Artos Indonesia Tbk
	4	BABP	PT Bank MNC Internasional Tbk
	5	BACA	PT Bank Capital Indonesia Tbk
	6	BBCA	PT Bank Capital Indonesia Tbk
	7	BBHI	PT Bank Harda Internasional Tbk
	8	BBKP	PT Bank Bukopin Tbk
	9	BBNI	PT Bank Negara Indonesia Tbk
	10	BBRI	PT Bank Rakyat Indonesia Tbk
	11	BBTN	PT Bank Tabungan Negara Tbk
	12	BBYB	PT Bank Yudha Bhakti Tbk
	13	BCIC	PT Bank JTrust Indonesia Tbk
	14	BDMN	PT Bank Danamon Indonesia Tbk
	15	BEKS	PT Bank Pundi Indonesia Tbk
	16	BGTG	PT Bank Ganesha Tbk
	17	BINA	PT Bank Ina Perdana Tbk
	18	BJBR	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
	19	BKSW	PT Bank QNB Indonesia Tbk
	20	BMAS	PT Bank Maspion Indonesia Tbk
	21	BMRI	PT Bank Mandiri Tbk
	22	BNBA	PT Bank Bumi Arta Tbk
	23	BNGA	PT Bank CIMB Niaga Tbk
	24	BNII	PT Bank Maybank Indonesia Tbk
	25	BNLI	PT Bank Permata Tbk
	26	BRIS	PT Bank Rakyat Indonesia Syariah Tbk
	27	BSIM	PT Bank Sinarmas Tbk
	28	BSWD	PT Bank of India Indonesia Tbk
	29	BTPN	PT Bank Tabungan Pensiunan Nasional Tbk
	30	BVIC	PT Bank Victoria International Tbk
	31	INPC	PT Bank Artha Graha Internasional Tbk
	32	MAYA	PT Bank Mayapada Internasional Tbk
	33	MCOR	PT Bank China Construction Bank Indonesia Tbk
	34	MEGA	PT Bank Mega Tbk
	35	NISP	PT Bank OCBC NISP Tbk
	36	NOBU	PT Bank Nationalnobu Tbk
	37	PNBN	PT Bank Panin Indonesia Tbk
	38	PNBS	PT Bank Panin Dubai Syariah Tbk

	39	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
2016	40	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk
	41	AGRS	PT Bank Agris Tbk
	42	AMAR	PT Bank Artos Indonesia Tbk
	43	BABP	PT Bank MNC Internasional Tbk
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	62	BNGA	PT Bank CIMB Niaga Tbk
	63	BNII	PT Bank Maybank Indonesia Tbk
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	65	BRIS	PT Bank Rakyat Indonesia Syariah Tbk
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	107	BSWD	PT Bank of India Indonesia Tbk
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	125	BBCA	PT Bank Capital Indonesia Tbk
	126	BBHI	PT Bank Harda Internasional Tbk

2018	127	BBKP	PT Bank Bukopin Tbk
	128	BBNI	PT Bank Negara Indonesia Tbk
	129	BBRI	PT Bank Rakyat Indonesia Tbk
	130	BBTN	PT Bank Tabungan Negara Tbk
	131	BBYB	PT Bank Yudha Bhakti Tbk
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	140	BMRI	PT Bank Mandiri Tbk
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	142	BNGA	PT Bank CIMB Niaga Tbk
	143	BNII	PT Bank Maybank Indonesia Tbk
	144	BNLI	PT Bank Permata Tbk
	145	BRIS	PT Bank Rakyat Indonesia Syariah Tbk
	146	BSIM	PT Bank Sinarmas Tbk
	147	BSWD	PT Bank of India Indonesia Tbk
	148	BTPN	PT Bank Tabungan Pensiunan Nasional Tbk
	149	BTPS	PT Bank Tabungan Pensiunan Nasional Syariah Tbk
	150	BVIC	PT Bank Victoria International Tbk
	151	DNAR	PT Bank Dinar Indonesia Tbk
	152	INPC	PT Bank Artha Graha Internasional Tbk
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	173	BCIC	PT Bank JTrust Indonesia Tbk
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	184	BNII	PT Bank Maybank Indonesia Tbk
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	186	BRIS	PT Bank Rakyat Indonesia Syariah Tbk
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**Lampiran 2: Tabulasi data awal model persamaan 1 sebelum melalui uji  
asumsi klasik**

No.	Kode	KM	KI	IDK	UKA	LV3
1	AGRO	0.001	0.963	0.500	1.000	0.038
2	AGRS	0.000	0.911	0.667	1.000	0.000
3	AMAR	0.000	0.990	0.667	1.000	0.000
4	BABP	0.000	0.685	0.667	1.000	0.869
5	BACA	0.080	0.455	0.667	1.000	0.000
6	BBCA	0.003	0.472	0.600	1.000	0.870
7	BBHI	0.000	0.727	0.667	1.000	0.000
8	BBKP	0.000	0.595	0.500	0.800	0.017
9	BBNI	0.000	0.964	0.625	1.000	0.000
10	BBRI	0.000	0.572	0.625	1.000	0.025
11	BBTN	0.007	0.600	0.500	1.000	0.004
12	BBYB	0.000	1.000	0.500	1.000	0.000
13	BCIC	0.000	0.910	0.750	0.750	0.881
14	BDMN	0.002	0.742	0.571	1.000	0.017
15	BEKS	0.002	0.919	0.500	1.000	0.000
16	BGTG	0.000	0.841	0.667	1.000	0.814
17	BINA	0.000	0.576	0.667	1.000	0.001
18	BJBR	0.000	0.750	0.750	1.000	0.011
19	BKSW	0.000	0.907	0.500	1.000	0.019
20	BMAS	0.000	0.888	0.667	0.800	0.374
21	BMRI	0.000	0.988	0.500	0.800	0.561
22	BNBA	0.000	0.909	0.667	1.000	0.923
23	BNGA	0.000	0.969	0.500	1.000	0.000
24	BNII	0.000	0.973	0.500	1.000	0.923
25	BNLI	0.000	0.891	0.500	1.000	0.878
26	BRIS	0.000	1.000	0.600	0.800	0.061
27	BSIM	0.000	0.556	0.667	1.000	0.000
28	BSWD	0.016	0.940	0.667	1.000	0.000
29	BTPN	0.006	0.694	0.500	1.000	0.000
30	BVIC	0.124	0.565	0.500	0.750	0.000
31	INPC	0.034	0.512	0.500	0.667	0.886
32	MAYA	0.007	0.876	0.500	1.000	0.926
33	MCOR	0.008	0.168	0.667	1.000	0.049
34	MEGA	0.000	0.578	0.500	1.000	0.002
35	NISP	0.000	0.851	0.500	1.000	0.715
36	NOBU	0.000	0.750	0.667	0.750	0.000
37	PNBN	0.000	0.849	0.500	0.750	0.851
38	PNBS	0.000	0.914	0.667	1.000	0.624

39	SDRA	0.002	0.801	0.750	1.000	0.000
40	AGRO	0.000	0.943	0.500	1.000	0.026
41	AGRS	0.000	0.910	0.667	1.000	0.000
42	AMAR	0.000	0.990	0.500	1.000	0.000
43	BABP	0.000	0.617	0.667	1.000	0.862
44	BACA	0.126	0.334	0.667	1.000	0.000
45	BBCA	0.002	0.472	0.600	1.000	0.765
46	BBHI	0.000	0.727	0.667	1.000	0.000
47	BBKP	0.000	0.595	0.571	0.800	0.051
48	BBNI	0.000	0.968	0.625	1.000	0.027
49	BBRI	0.000	0.568	0.556	1.000	0.033
50	BBTN	0.000	0.600	0.571	0.714	0.003
51	BBYB	0.000	1.000	0.500	1.000	0.000
52	BCIC	0.000	0.887	0.500	0.714	0.820
53	BDMN	0.002	0.740	0.500	1.000	0.018
54	BEKS	0.000	0.701	0.500	1.000	0.000
55	BGTG	0.000	0.675	0.667	1.000	0.735
56	BINA	0.000	0.950	0.667	1.000	0.041
57	BJBR	0.000	0.750	0.800	0.800	0.008
58	BKSW	0.000	0.907	0.500	1.000	0.028
59	BMAS	0.000	0.888	0.667	1.000	0.298
60	BMRI	0.000	0.991	0.500	0.667	0.549
61	BNBA	0.000	0.909	0.667	1.000	1.000
62	BNGA	0.000	0.915	0.500	1.000	0.000
63	BNII	0.000	0.973	0.500	1.000	0.877
64	BNLI	0.000	0.891	0.500	1.000	0.795
65	BRIS	0.000	1.000	0.600	0.800	0.068
66	BSIM	0.000	0.586	0.667	1.000	0.000
67	BSWD	0.016	0.940	0.500	1.000	0.000
68	BTPN	0.007	0.694	0.600	1.000	0.000
69	BVIC	0.132	0.582	0.500	0.750	0.000
70	DNAR	0.106	0.000	0.667	1.000	0.000
71	INPC	0.000	0.581	0.571	0.667	0.903
72	MAYA	0.046	0.881	0.500	1.000	0.948
73	MCOR	0.029	0.609	0.667	1.000	0.917
74	MEGA	0.000	0.578	0.500	1.000	0.009
75	NISP	0.000	0.851	0.500	1.000	0.672
76	NOBU	0.000	0.757	1.000	0.750	0.000
77	PNBN	0.000	0.849	0.500	0.750	0.886
78	PNBS	0.000	0.909	0.500	1.000	0.493
79	SDRA	0.002	0.801	0.750	1.000	0.000

80	AGRO	0.001	0.928	0.750	1.000	0.052
81	AGRS	0.000	0.910	0.500	1.000	0.000
82	AMAR	0.000	0.990	1.000	1.000	0.766
83	BABP	0.000	0.539	0.667	1.000	0.863
84	BACA	0.125	0.334	0.500	1.000	0.000
85	BBCA	0.002	0.549	0.600	1.000	0.744
86	BBHI	0.000	0.751	0.667	1.000	0.000
87	BBKP	0.000	0.595	0.571	1.000	0.091
88	BBNI	0.000	0.970	0.500	1.000	0.025
89	BBRI	0.000	0.568	0.556	1.000	0.020
90	BBTN	0.000	0.600	0.625	1.000	0.001
91	BBYB	0.000	1.000	0.500	1.000	0.000
92	BCIC	0.000	0.922	0.500	1.000	0.793
93	BDMN	0.000	0.790	0.500	1.000	0.010
94	BEKS	0.000	0.575	0.500	1.000	0.000
95	BGTG	0.000	0.504	0.750	1.000	0.841
96	BINA	0.000	0.950	0.667	1.000	0.050
97	BJBR	0.000	0.750	0.800	1.000	0.029
98	BKSW	0.000	0.910	0.500	1.000	0.876
99	BMAS	0.000	0.903	0.667	1.000	0.413
100	BMRI	0.000	0.991	0.500	0.833	0.541
101	BNBA	0.000	0.909	0.667	1.000	1.000
102	BNGA	0.000	0.915	0.500	1.000	0.000
103	BNII	0.000	0.973	0.500	1.000	0.872
104	BNLI	0.000	0.891	0.500	1.000	0.801
105	BRIS	0.000	1.000	0.750	1.000	0.593
106	BSIM	0.000	0.588	0.667	1.000	0.000
107	BSWD	0.016	0.950	0.500	1.000	0.000
108	BTPN	0.012	0.610	0.600	1.000	0.000
109	BVIC	0.025	0.574	0.500	0.750	0.000
110	DNAR	0.106	0.000	0.500	1.000	0.000
111	INPC	0.029	0.581	0.500	0.600	0.861
112	MAYA	0.047	0.870	0.500	1.000	0.919
113	MCOR	0.000	0.609	0.600	1.000	0.876
114	MEGA	0.000	0.580	0.400	1.000	0.014
115	NISP	0.000	0.851	0.625	1.000	0.683
116	NOBU	0.000	0.757	1.000	1.000	0.000
117	PNBN	0.000	0.849	0.500	1.000	0.770
118	PNBS	0.000	0.829	0.667	1.000	0.489
119	SDRA	0.001	0.846	0.667	1.000	0.000
120	AGRO	0.000	0.934	0.667	1.000	0.052



121	AGRS	0.000	0.826	0.500	1.000	0.000
122	AMAR	0.000	0.990	1.000	1.000	0.939
123	BABP	0.000	0.549	0.667	1.000	0.890
124	BACA	0.000	0.457	0.667	1.000	0.000
125	BBCA	0.002	0.549	0.600	1.000	0.785
126	BBHI	0.000	0.737	0.667	1.000	0.000
127	BBKP	0.000	0.658	0.500	1.000	0.202
128	BBNI	0.000	0.974	0.556	1.000	0.029
129	BBRI	0.000	0.568	0.625	1.000	0.015
130	BBTN	0.000	0.600	0.625	1.000	0.015
131	BBYB	0.000	1.000	0.500	1.000	0.000
132	BCIC	0.000	0.825	0.500	1.000	0.000
133	BDMN	0.000	0.738	0.500	1.000	0.011
134	BEKS	0.000	0.603	0.667	1.000	0.000
135	BGTG	0.000	0.504	0.667	1.000	0.859
136	BINA	0.000	0.950	0.667	1.000	0.036
137	BJBR	0.000	0.754	0.500	1.000	0.011
138	BKSW	0.000	0.925	0.500	1.000	0.733
139	BMAS	0.000	0.903	0.500	1.000	0.237
140	BMRI	0.000	0.989	0.500	1.000	0.537
141	BNBA	0.000	0.909	0.667	1.000	1.000
142	BNGA	0.000	0.915	0.500	1.000	0.000
143	BNII	0.000	0.973	0.500	1.000	0.903
144	BNLI	0.000	0.891	0.500	1.000	0.866
145	BRIS	0.000	0.817	0.750	1.000	0.024
146	BSIM	0.000	0.640	0.667	1.000	0.002
147	BSWD	0.017	0.940	0.500	1.000	0.000
148	BTPN	0.009	0.609	0.600	1.000	0.000
149	BTPS	0.000	0.800	0.500	1.000	0.911
150	BVIC	0.000	0.581	0.667	1.000	0.000
151	DNAR	0.000	0.774	0.500	1.000	0.000
152	INPC	0.029	0.581	0.429	1.000	0.895
153	MAYA	0.048	0.870	0.500	1.000	0.922
154	MCOR	0.000	0.600	0.500	1.000	0.000
155	MEGA	0.000	0.580	0.600	1.000	0.016
156	NISP	0.000	0.851	0.625	1.000	0.676
157	NOBU	0.000	0.674	1.000	1.000	0.000
158	PNBN	0.000	0.849	0.500	1.000	0.847
159	PNBS	0.000	0.920	0.667	1.000	0.386
160	SDRA	0.001	0.846	0.750	1.000	0.000
161	AGRO	0.000	0.934	0.667	1.000	0.144

162	AGRS	0.000	0.968	0.500	1.000	0.000
163	AMAR	0.000	0.987	0.667	1.000	0.950
164	BABP	0.000	0.709	0.667	1.000	0.884
165	BACA	0.000	0.425	0.667	1.000	0.000
166	BBCA	0.002	0.549	0.600	1.000	0.760
167	BBHI	0.000	0.737	0.667	1.000	0.000
168	BBKP	0.000	0.596	0.600	1.000	0.091
169	BBNI	0.000	0.962	0.625	1.000	0.042
170	BBRI	0.000	0.568	0.625	1.000	0.024
171	BBTN	0.000	0.600	0.500	1.000	0.029
172	BBYB	0.000	0.924	0.500	1.000	0.000
173	BCIC	0.000	0.739	0.500	1.000	0.000
174	BDMN	0.000	0.941	0.500	1.000	0.009
175	BEKS	0.000	0.510	1.000	1.000	0.000
176	BGTG	0.000	0.423	0.667	1.000	0.893
177	BINA	0.000	0.950	0.667	1.000	0.025
178	BJBR	0.000	0.754	0.600	1.000	0.011
179	BKSW	0.000	0.925	0.500	1.000	0.791
180	BMAS	0.000	0.903	0.500	1.000	0.292
181	BMRI	0.000	0.991	0.500	0.571	0.524
182	BNBA	0.000	0.909	0.667	1.000	1.000
183	BNGA	0.000	0.915	0.500	1.000	0.000
184	BNII	0.000	0.973	0.500	1.000	0.889
185	BNLI	0.000	0.891	0.500	1.000	0.894
186	BRIS	0.000	0.817	0.500	1.000	0.017
187	BSIM	0.000	0.627	0.667	1.000	0.000
188	BSWD	0.017	0.940	0.500	1.000	0.000
189	BTPN	0.000	0.936	0.600	1.000	0.003
190	BTPS	0.000	0.700	0.500	1.000	0.816
191	BVIC	0.000	0.594	0.667	1.000	0.016
192	DNAR	0.000	0.937	0.500	1.000	0.000
193	INPC	0.029	0.442	0.600	1.000	0.880
194	MAYA	0.048	0.870	0.571	1.000	0.922
195	MCOR	0.000	0.600	0.500	1.000	0.000
196	MEGA	0.000	0.580	0.600	1.000	0.014
197	NISP	0.000	0.851	0.667	1.000	0.653
198	NOBU	0.000	0.551	1.000	1.000	0.000
199	PNBN	0.000	0.849	0.500	1.000	0.825
200	PNBS	0.000	0.920	0.667	1.000	0.395
201	SDRA	0.000	0.846	0.500	0.800	0.000

**Lampiran 3: Tabulasi data akhir model persamaan 1 yang diolah setelah proses eliminasi**

No.	Kode	KM	KI	IDK	UKA	LV3
1	BBHI	0.000	0.727	0.667	1.000	0.000
2	BBRI	0.000	0.572	0.625	1.000	0.025
3	BBTN	0.007	0.600	0.500	1.000	0.004
4	BCIC	0.000	0.910	0.750	0.750	0.881
5	BDMN	0.002	0.742	0.571	1.000	0.017
6	BGTG	0.000	0.841	0.667	1.000	0.814
7	BINA	0.000	0.576	0.667	1.000	0.001
8	BJBR	0.000	0.750	0.750	1.000	0.011
9	BMAS	0.000	0.888	0.667	0.800	0.374
10	BMRI	0.000	0.988	0.500	0.800	0.561
11	BNBA	0.000	0.909	0.667	1.000	0.923
12	BNII	0.000	0.973	0.500	1.000	0.923
13	BNLI	0.000	0.891	0.500	1.000	0.878
14	BSIM	0.000	0.556	0.667	1.000	0.000
15	BTPN	0.006	0.694	0.500	1.000	0.000
16	INPC	0.034	0.512	0.500	0.667	0.886
17	MAYA	0.007	0.876	0.500	1.000	0.926
18	MCOR	0.008	0.168	0.667	1.000	0.049
19	MEGA	0.000	0.578	0.500	1.000	0.002
20	NISP	0.000	0.851	0.500	1.000	0.715
21	PNBN	0.000	0.849	0.500	0.750	0.851
22	PNBS	0.000	0.914	0.667	1.000	0.624
23	SDRA	0.002	0.801	0.750	1.000	0.000
24	BBHI	0.000	0.727	0.667	1.000	0.000
25	BBKP	0.000	0.595	0.571	0.800	0.051
26	BBRI	0.000	0.568	0.556	1.000	0.033
27	BDMN	0.002	0.740	0.500	1.000	0.018
28	BEKS	0.000	0.701	0.500	1.000	0.000
29	BGTG	0.000	0.675	0.667	1.000	0.735
30	BMAS	0.000	0.888	0.667	1.000	0.298
31	BNBA	0.000	0.909	0.667	1.000	1.000
32	BNII	0.000	0.973	0.500	1.000	0.877
33	BNLI	0.000	0.891	0.500	1.000	0.795
34	BSIM	0.000	0.586	0.667	1.000	0.000
35	BTPN	0.007	0.694	0.600	1.000	0.000
36	DNAR	0.106	0.000	0.667	1.000	0.000
37	INPC	0.000	0.581	0.571	0.667	0.903
38	MAYA	0.046	0.881	0.500	1.000	0.948

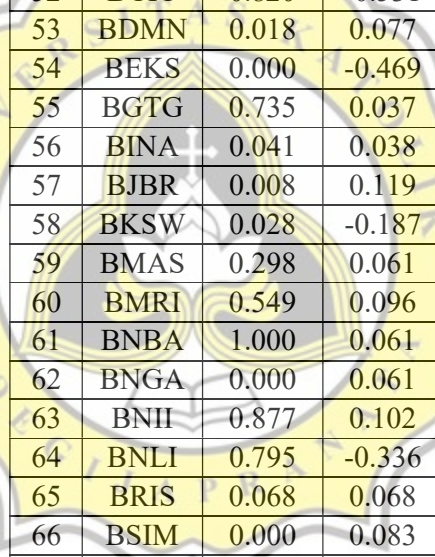
39	MEGA	0.000	0.578	0.500	1.000	0.009
40	NISP	0.000	0.851	0.500	1.000	0.672
41	PNBN	0.000	0.849	0.500	0.750	0.886
42	SDRA	0.002	0.801	0.750	1.000	0.000
43	AMAR	0.000	0.990	1.000	1.000	0.766
44	BBHI	0.000	0.751	0.667	1.000	0.000
45	BBKP	0.000	0.595	0.571	1.000	0.091
46	BBRI	0.000	0.568	0.556	1.000	0.020
47	BBTN	0.000	0.600	0.625	1.000	0.001
48	BCIC	0.000	0.922	0.500	1.000	0.793
49	BEKS	0.000	0.575	0.500	1.000	0.000
50	BJBR	0.000	0.750	0.800	1.000	0.029
51	BKSW	0.000	0.910	0.500	1.000	0.876
52	BMAS	0.000	0.903	0.667	1.000	0.413
53	BMRI	0.000	0.991	0.500	0.833	0.541
54	BNBA	0.000	0.909	0.667	1.000	1.000
55	BNII	0.000	0.973	0.500	1.000	0.872
56	BNLI	0.000	0.891	0.500	1.000	0.801
57	BSIM	0.000	0.588	0.667	1.000	0.000
58	BTPN	0.012	0.610	0.600	1.000	0.000
59	INPC	0.029	0.581	0.500	0.600	0.861
60	MAYA	0.047	0.870	0.500	1.000	0.919
61	MEGA	0.000	0.580	0.400	1.000	0.014
62	NISP	0.000	0.851	0.625	1.000	0.683
63	PNBN	0.000	0.849	0.500	1.000	0.770
64	PNBS	0.000	0.829	0.667	1.000	0.489
65	AMAR	0.000	0.990	1.000	1.000	0.939
66	BBHI	0.000	0.737	0.667	1.000	0.000
67	BBKP	0.000	0.658	0.500	1.000	0.202
68	BBRI	0.000	0.568	0.625	1.000	0.015
69	BBTN	0.000	0.600	0.625	1.000	0.015
70	BDMN	0.000	0.738	0.500	1.000	0.011
71	BEKS	0.000	0.603	0.667	1.000	0.000
72	BJBR	0.000	0.754	0.500	1.000	0.011
73	BKSW	0.000	0.925	0.500	1.000	0.733
74	BMAS	0.000	0.903	0.500	1.000	0.237
75	BMRI	0.000	0.989	0.500	1.000	0.537
76	BNII	0.000	0.973	0.500	1.000	0.903
77	BNLI	0.000	0.891	0.500	1.000	0.866
78	BRIS	0.000	0.817	0.750	1.000	0.024
79	BSIM	0.000	0.640	0.667	1.000	0.002

80	BTPN	0.009	0.609	0.600	1.000	0.000
81	BTPS	0.000	0.800	0.500	1.000	0.911
82	BVIC	0.000	0.581	0.667	1.000	0.000
83	DNAR	0.000	0.774	0.500	1.000	0.000
84	INPC	0.029	0.581	0.429	1.000	0.895
85	MCOR	0.000	0.600	0.500	1.000	0.000
86	MEGA	0.000	0.580	0.600	1.000	0.016
87	NISP	0.000	0.851	0.625	1.000	0.676
88	PNBN	0.000	0.849	0.500	1.000	0.847
89	PNBS	0.000	0.920	0.667	1.000	0.386
90	AMAR	0.000	0.987	0.667	1.000	0.950
91	BABP	0.000	0.709	0.667	1.000	0.884
92	BBHI	0.000	0.737	0.667	1.000	0.000
93	BBKP	0.000	0.596	0.600	1.000	0.091
94	BBRI	0.000	0.568	0.625	1.000	0.024
95	BBTN	0.000	0.600	0.500	1.000	0.029
96	BCIC	0.000	0.739	0.500	1.000	0.000
97	BJBR	0.000	0.754	0.600	1.000	0.011
98	BKSW	0.000	0.925	0.500	1.000	0.791
99	BMAS	0.000	0.903	0.500	1.000	0.292
100	BNII	0.000	0.973	0.500	1.000	0.889
101	BNLI	0.000	0.891	0.500	1.000	0.894
102	BSIM	0.000	0.627	0.667	1.000	0.000
103	BTPS	0.000	0.700	0.500	1.000	0.816
104	BVIC	0.000	0.594	0.667	1.000	0.016
105	MAYA	0.048	0.870	0.571	1.000	0.922
106	MCOR	0.000	0.600	0.500	1.000	0.000
107	MEGA	0.000	0.580	0.600	1.000	0.014
108	NISP	0.000	0.851	0.667	1.000	0.653
109	PNBN	0.000	0.849	0.500	1.000	0.825
110	PNBS	0.000	0.920	0.667	1.000	0.395

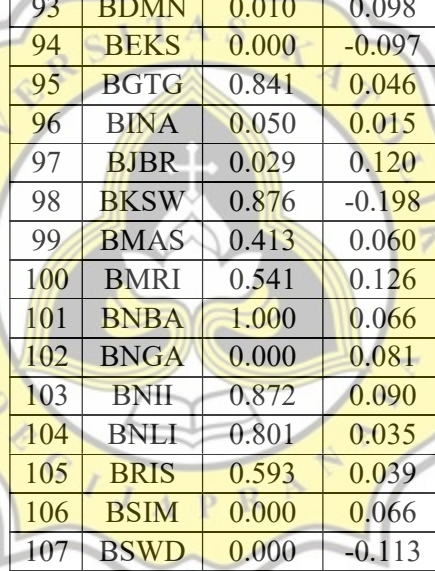


**Lampiran 4: Tabulasi data awal model persamaan 2 sebelum melalui uji  
asumsi klasik**

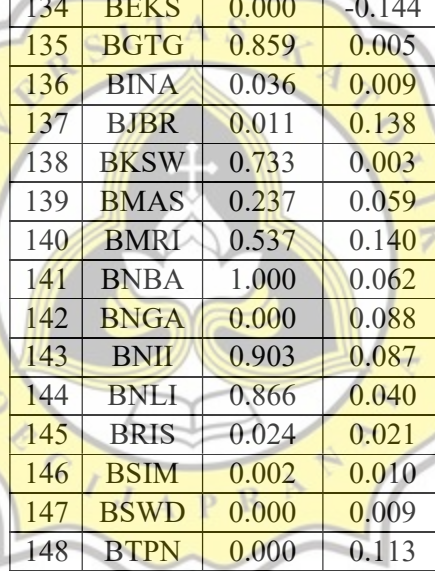
No.	Kode	LV3	ROE
1	AGRO	0.038	0.060
2	AGRS	0.000	0.007
3	AMAR	0.000	0.009
4	BABP	0.869	0.005
5	BACA	0.000	0.086
6	BBCA	0.870	0.201
7	BBHI	0.000	-0.122
8	BBKP	0.017	0.128
9	BBNI	0.000	0.117
10	BBRI	0.025	0.225
11	BBTN	0.004	0.134
12	BBYB	0.000	0.068
13	BCIC	0.881	-0.677
14	BDMN	0.017	0.072
15	BEKS	0.000	-1.066
16	BGTG	0.814	0.026
17	BINA	0.001	0.053
18	BJBR	0.011	0.178
19	BKSW	0.019	0.064
20	BMAS	0.374	0.047
21	BMRI	0.561	0.177
22	BNBA	0.923	0.046
23	BNGA	0.000	0.015
24	BNII	0.923	0.073
25	BNLI	0.878	0.013
26	BRIS	0.061	0.052
27	BSIM	0.000	0.050
28	BSWD	0.000	-0.040
29	BTPN	0.000	0.126
30	BVIC	0.000	0.045
31	INPC	0.886	0.026
32	MAYA	0.926	0.142
33	MCOR	0.049	0.048
34	MEGA	0.002	0.091
35	NISP	0.715	0.091
36	NOBU	0.000	0.015
37	PNBN	0.851	0.051
38	PNBS	0.624	0.046



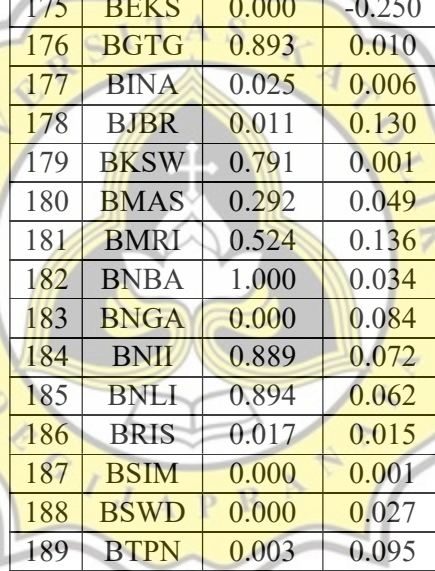
39	SDRA	0.000	0.064
40	AGRO	0.026	0.053
41	AGRS	0.000	0.006
42	AMAR	0.000	-0.059
43	BABP	0.862	0.005
44	BACA	0.000	0.071
45	BBCA	0.765	0.183
46	BBHI	0.000	0.019
47	BBKP	0.051	0.025
48	BBNI	0.027	0.128
49	BBRI	0.033	0.179
50	BBTN	0.003	0.137
51	BBYB	0.000	0.106
52	BCIC	0.820	-0.531
53	BDMN	0.018	0.077
54	BEKS	0.000	-0.469
55	BGTG	0.735	0.037
56	BINA	0.041	0.038
57	BJBR	0.008	0.119
58	BKSW	0.028	-0.187
59	BMAS	0.298	0.061
60	BMRI	0.549	0.096
61	BNBA	1.000	0.061
62	BNGA	0.000	0.061
63	BNII	0.877	0.102
64	BNLI	0.795	-0.336
65	BRIS	0.068	0.068
66	BSIM	0.000	0.083
67	BSWD	0.000	-0.456
68	BTPN	0.000	0.115
69	BVIC	0.000	0.038
70	DNAR	0.000	0.029
71	INPC	0.903	0.016
72	MAYA	0.948	0.116
73	MCOR	0.917	0.009
74	MEGA	0.009	0.094
75	NISP	0.672	0.092
76	NOBU	0.000	0.023
77	PNBN	0.886	0.074
78	PNBS	0.493	0.016
79	SDRA	0.000	0.070



80	AGRO	0.052	0.045
81	AGRS	0.000	-0.015
82	AMAR	0.766	0.008
83	BABP	0.863	-0.547
84	BACA	0.000	0.061
85	BBCA	0.744	0.177
86	BBHI	0.000	0.024
87	BBKP	0.091	0.020
88	BBNI	0.025	0.136
89	BBRI	0.020	0.173
90	BBTN	0.001	0.140
91	BBYB	0.000	0.021
92	BCIC	0.793	0.080
93	BDMN	0.010	0.098
94	BEKS	0.000	-0.097
95	BGTG	0.841	0.046
96	BINA	0.050	0.015
97	BJBR	0.029	0.120
98	BKSW	0.876	-0.198
99	BMAS	0.413	0.060
100	BMRI	0.541	0.126
101	BNBA	1.000	0.066
102	BNGA	0.000	0.081
103	BNII	0.872	0.090
104	BNLI	0.801	0.035
105	BRIS	0.593	0.039
106	BSIM	0.000	0.066
107	BSWD	0.000	-0.113
108	BTPN	0.000	0.083
109	BVIC	0.000	0.048
110	DNAR	0.000	0.022
111	INPC	0.861	0.015
112	MAYA	0.919	0.079
113	MCOR	0.876	0.020
114	MEGA	0.014	0.100
115	NISP	0.683	0.100
116	NOBU	0.000	0.025
117	PNBN	0.770	0.055
118	PNBS	0.489	-3.533
119	SDRA	0.000	0.072
120	AGRO	0.052	0.046



121	AGRS	0.000	-0.058
122	AMAR	0.939	0.034
123	BABP	0.890	0.040
124	BACA	0.000	0.072
125	BBCA	0.785	0.170
126	BBHI	0.000	-0.366
127	BBKP	0.202	0.022
128	BBNI	0.029	0.137
129	BBRI	0.015	0.175
130	BBTN	0.015	0.118
131	BBYB	0.000	-0.228
132	BCIC	0.000	-0.305
133	BDMN	0.011	0.098
134	BEKS	0.000	-0.144
135	BGTG	0.859	0.005
136	BINA	0.036	0.009
137	BJBR	0.011	0.138
138	BKSW	0.733	0.003
139	BMAS	0.237	0.059
140	BMRI	0.537	0.140
141	BNBA	1.000	0.062
142	BNGA	0.000	0.088
143	BNII	0.903	0.087
144	BNLI	0.866	0.040
145	BRIS	0.024	0.021
146	BSIM	0.002	0.010
147	BSWD	0.000	0.009
148	BTPN	0.000	0.113
149	BTPS	0.911	0.242
150	BVIC	0.000	0.028
151	DNAR	0.000	0.016
152	INPC	0.895	0.012
153	MAYA	0.922	0.041
154	MCOR	0.000	0.036
155	MEGA	0.016	0.116
156	NISP	0.676	0.108
157	NOBU	0.000	0.032
158	PNBN	0.847	0.078
159	PNBS	0.386	0.012
160	SDRA	0.000	0.082
161	AGRO	0.144	0.011

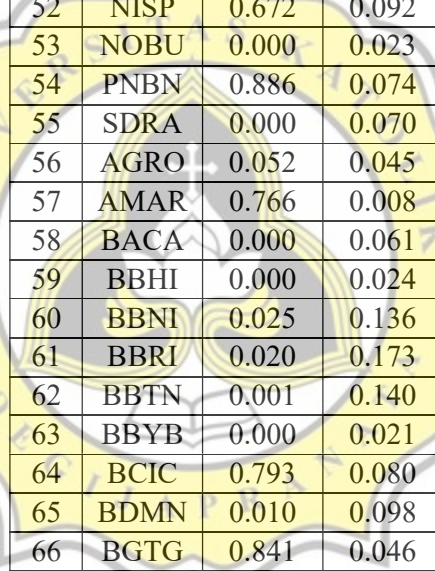


162	AGRS	0.000	-0.207
163	AMAR	0.950	0.057
164	BABP	0.884	0.013
165	BACA	0.000	0.010
166	BBCA	0.760	0.164
167	BBHI	0.000	-0.122
168	BBKP	0.091	0.024
169	BBNI	0.042	0.124
170	BBRI	0.024	0.165
171	BBTN	0.029	0.009
172	BBYB	0.000	0.017
173	BCIC	0.000	0.030
174	BDMN	0.009	0.093
175	BEKS	0.000	-0.250
176	BGTG	0.893	0.010
177	BINA	0.025	0.006
178	BJBR	0.011	0.130
179	BKSW	0.791	0.001
180	BMAS	0.292	0.049
181	BMRI	0.524	0.136
182	BNBA	1.000	0.034
183	BNGA	0.000	0.084
184	BNII	0.889	0.072
185	BNLI	0.894	0.062
186	BRIS	0.017	0.015
187	BSIM	0.000	0.001
188	BSWD	0.000	0.027
189	BTPN	0.003	0.095
190	BTPS	0.816	0.260
191	BVIC	0.016	-0.005
192	DNAR	0.000	-0.008
193	INPC	0.880	-0.013
194	MAYA	0.922	0.043
195	MCOR	0.000	0.028
196	MEGA	0.014	0.129
197	NISP	0.653	0.106
198	NOBU	0.000	0.031
199	PNBN	0.825	0.079
200	PNBS	0.395	0.008
201	SDRA	0.000	0.072

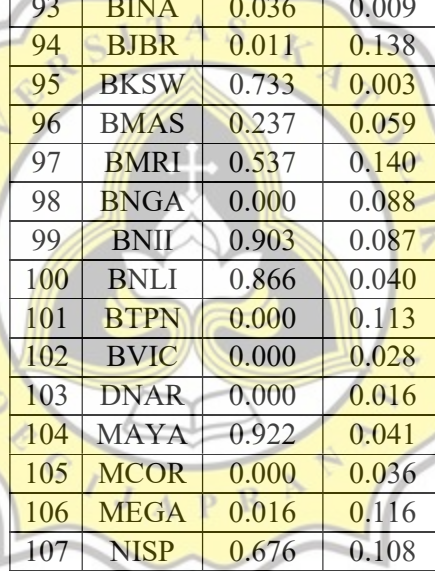


**Lampiran 5: Tabulasi data akhir model persamaan 2 yang diolah setelah proses eliminasi**

No.	Kode	LV3	KP
1	AGRO	0.038	0.060
2	BABP	0.869	0.005
3	BACA	0.000	0.086
4	BBKP	0.017	0.128
5	BBNI	0.000	0.117
6	BBTN	0.004	0.134
7	BBYB	0.000	0.068
8	BDMN	0.017	0.072
9	BGTG	0.814	0.026
10	BINA	0.001	0.053
11	BKSW	0.019	0.064
12	BMAS	0.374	0.047
13	BNBA	0.923	0.046
14	BNGA	0.000	0.015
15	BNII	0.923	0.073
16	BRIS	0.061	0.052
17	BSIM	0.000	0.050
18	BTPN	0.000	0.126
19	BVIC	0.000	0.045
20	INPC	0.886	0.026
21	MCOR	0.049	0.048
22	MEGA	0.002	0.091
23	NISP	0.715	0.091
24	NOBU	0.000	0.015
25	PNBN	0.851	0.051
26	PNBS	0.624	0.046
27	SDRA	0.000	0.064
28	AGRO	0.026	0.053
29	BABP	0.862	0.005
30	BACA	0.000	0.071
31	BBHI	0.000	0.019
32	BBKP	0.051	0.025
33	BBNI	0.027	0.128
34	BBTN	0.003	0.137
35	BBYB	0.000	0.106
36	BDMN	0.018	0.077
37	BGTG	0.735	0.037
38	BINA	0.041	0.038

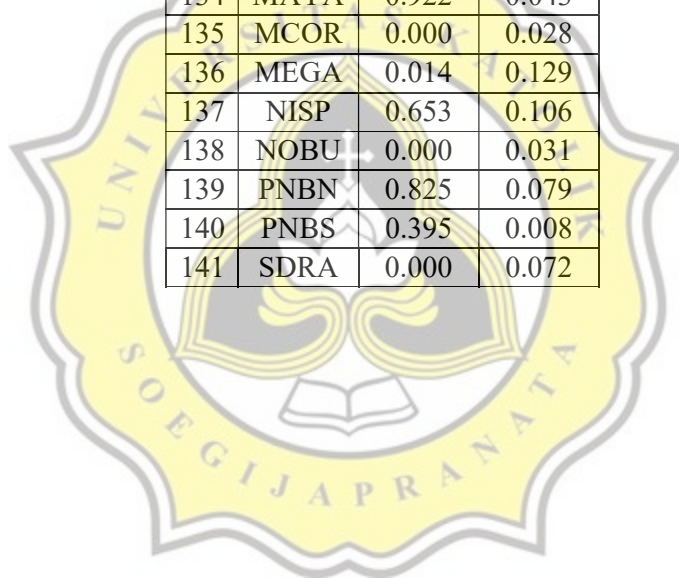


39	BJBR	0.008	0.119
40	BMAS	0.298	0.061
41	BMRI	0.549	0.096
42	BNGA	0.000	0.061
43	BNII	0.877	0.102
44	BRIS	0.068	0.068
45	BSIM	0.000	0.083
46	BTPN	0.000	0.115
47	BVIC	0.000	0.038
48	DNAR	0.000	0.029
49	INPC	0.903	0.016
50	MAYA	0.948	0.116
51	MEGA	0.009	0.094
52	NISP	0.672	0.092
53	NOBU	0.000	0.023
54	PNBN	0.886	0.074
55	SDRA	0.000	0.070
56	AGRO	0.052	0.045
57	AMAR	0.766	0.008
58	BACA	0.000	0.061
59	BBHI	0.000	0.024
60	BBNI	0.025	0.136
61	BBRI	0.020	0.173
62	BBTN	0.001	0.140
63	BBYB	0.000	0.021
64	BCIC	0.793	0.080
65	BDMN	0.010	0.098
66	BGTG	0.841	0.046
67	BJBR	0.029	0.120
68	BMAS	0.413	0.060
69	BMRI	0.541	0.126
70	BNGA	0.000	0.081
71	BNII	0.872	0.090
72	BNLI	0.801	0.035
73	BRIS	0.593	0.039
74	BSIM	0.000	0.066
75	BTPN	0.000	0.083
76	BVIC	0.000	0.048
77	DNAR	0.000	0.022
78	MAYA	0.919	0.079
79	MCOR	0.876	0.020



80	MEGA	0.014	0.100
81	NISP	0.683	0.100
82	NOBU	0.000	0.025
83	PNBN	0.770	0.055
84	SDRA	0.000	0.072
85	AGRO	0.052	0.046
86	AMAR	0.939	0.034
87	BABP	0.890	0.040
88	BACA	0.000	0.072
89	BBNI	0.029	0.137
90	BBTN	0.015	0.118
91	BDMN	0.011	0.098
92	BGTG	0.859	0.005
93	BINA	0.036	0.009
94	BJBR	0.011	0.138
95	BKSW	0.733	0.003
96	BMAS	0.237	0.059
97	BMRI	0.537	0.140
98	BNGA	0.000	0.088
99	BNII	0.903	0.087
100	BNLI	0.866	0.040
101	BTPN	0.000	0.113
102	BVIC	0.000	0.028
103	DNAR	0.000	0.016
104	MAYA	0.922	0.041
105	MCOR	0.000	0.036
106	MEGA	0.016	0.116
107	NISP	0.676	0.108
108	NOBU	0.000	0.032
109	PNBN	0.847	0.078
110	SDRA	0.000	0.082
111	AMAR	0.950	0.057
112	BACA	0.000	0.010
113	BBKP	0.091	0.024
114	BBNI	0.042	0.124
115	BBRI	0.024	0.165
116	BBTN	0.029	0.009
117	BBYB	0.000	0.017
118	BCIC	0.000	0.030
119	BDMN	0.009	0.093
120	BINA	0.025	0.006

121	BJBR	0.011	0.130
122	BKSW	0.791	0.001
123	BMAS	0.292	0.049
124	BMRI	0.524	0.136
125	BNBA	1.000	0.034
126	BNGA	0.000	0.084
127	BNII	0.889	0.072
128	BNLI	0.894	0.062
129	BRIS	0.017	0.015
130	BSIM	0.000	0.001
131	BSWD	0.000	0.027
132	BTPN	0.003	0.095
133	INPC	0.880	-0.013
134	MAYA	0.922	0.043
135	MCOR	0.000	0.028
136	MEGA	0.014	0.129
137	NISP	0.653	0.106
138	NOBU	0.000	0.031
139	PNBN	0.825	0.079
140	PNBS	0.395	0.008
141	SDRA	0.000	0.072



## Lampiran 7: Hasil uji data model persamaan 1

**Tabel statistik deskriptif**

	N	Minimum	Maksimum	Rata-rata	Standar Deviasi
KM	110	0,000	0,106	0,0037	0,01341
KI	110	0,000	0,991	0,7512	0,17061
IDK	110	0,400	1,000	0,5872	0,10290
UKA	110	0,600	1,000	0,9765	0,07744
LV3	110	0,000	1,000	0,3941	0,39934

**Tabel uji normalitas awal**

<b>Tests of Normality</b>						
	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.256	201	.000	.790	201	.000

a. Lilliefors Significance Correction

**Tabel uji normalitas akhir**

<b>Tests of Normality</b>						
	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.067	110	.200*	.974	110	.031

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

**Tabel uji autokorelasi**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.759 <sup>a</sup>	.576	.559	.26505	2.167

a. Predictors: (Constant), UKA, KI, IDK, KM



b. Dependent Variable: LV3

**Tabel uji multikolinearitas**

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.398	.369		1.078	.283		
KM	9.954	2.045	.334	4.867	.000	.857	1.167
KI	1.748	.159	.747	10.968	.000	.872	1.147
IDK	-.410	.249	-.106	-1.649	.102	.983	1.017
UKA	-1.140	.332	-.221	-3.436	.001	.976	1.024

a. Dependent Variable: LV3

**Tabel uji heteroskedastisitas**

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.129	.218		.592	.555		
KM	-.262	1.205	-.022	-.218	.828	.857	1.167
KI	.185	.094	.201	1.966	.052	.872	1.147
IDK	.067	.147	.044	.458	.648	.983	1.017
UKA	-.102	.195	-.050	-.521	.603	.976	1.024

a. Dependent Variable: AbsRes\_1

**Tabel uji F**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	10.006	4	2.502	35.609	.000 <sup>b</sup>

Residual	7.376	105	.070		
Total	17.383	109			

a. Dependent Variable: LV3

b. Predictors: (Constant), UKA, KI, IDK, KM

**Tabel koefisien determinasi**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759 <sup>a</sup>	.576	.559	.26505

a. Predictors: (Constant), UKA, KI, IDK, KM

b. Dependent Variable: LV3

**Tabel uji T**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Keterangan	
	B	Std. Error	Beta				Sig./2	Kesimpulan
1 (Constant)	.398	.369			1.078	.283		
KM	9.954	2.045	.334		4.867	.000	.000	Ditolak
KI	1.748	.159	.747		10.968	.000	.000	Ditolak
IDK	-.410	.249	-.106		-1.649	.102	.051	Diterima
UKA	-1.140	.332	-.221		-3.436	.001	.000	Diterima

a. Dependent Variable: LV3

## Lampiran 6: Hasil uji data model persamaan 2

### Tabel statistik deskriptif

	N	Minimum	Maksimum	Rata-rata	Standar Deviasi
LV3	141	-0,013	0,173	0,0652	0,04124
KP	141	0,000	1,000	0,2911	0,38004

### Tabel uji normalitas awal

Tests of Normality						
	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.344	186	.000	.251	186	.000

a. Lilliefors Significance Correction

### Tabel uji normalitas akhir

Tests of Normality						
	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.068	141	.200*	.968	141	.002

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

### Tabel uji autokorelasi

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.183 <sup>a</sup>	.033	.026	.04070	1.936

a. Predictors: (Constant), LV3

b. Dependent Variable: KP

**Tabel uji multikolinearitas**

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.071	.004		16.413	.000		
LV3	-.020	.009	-.183	-2.191	.030	1.000	1.000

a. Dependent Variable: KP

**Tabel uji heteroskedastisitas**

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.036	.002		15.483	.000		
LV3	-.008	.005	-.134	-1.599	.112	1.000	1.000

a. Dependent Variable: AbsRes\_1

**Tabel uji F**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.008	1	.008	4.802	.030 <sup>b</sup>
	Residual	.230	139	.002		
	Total	.238	140			

a. Dependent Variable: KP

b. Predictors: (Constant), LV3

**Tabel koefisien determinasi**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.183 <sup>a</sup>	.033	.026	.04070

a. Predictors: (Constant), LV3

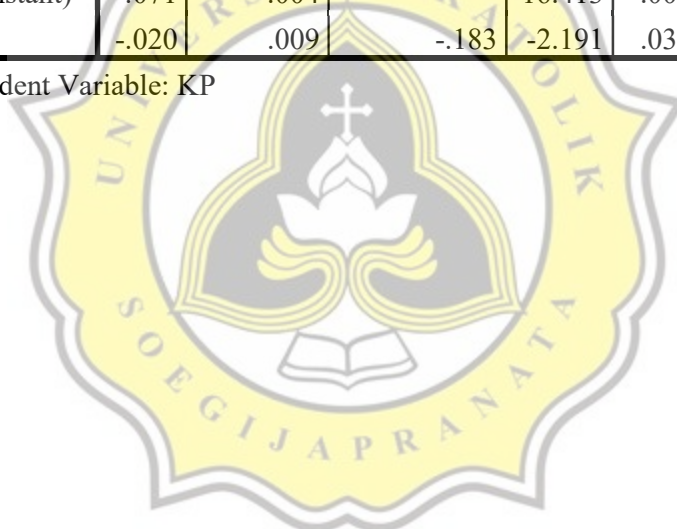
b. Dependent Variable: KP

**Tabel uji T**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.071	.004		16.413	.000		
LV3	-.020	.009	-.183	-2.191	.030	1.000	1.000

a. Dependent Variable: KP







## Report #13036461

BAB I

PENDAHULUAN

Latar Belakang

Laporan keuangan merupakan alat utama yang digunakan perusahaan untuk mengkomunikasikan informasi keuangan perusahaannya kepada para pemangku kepentingan (Mwapula, 2016). Oleh sebab itu, laporan keuangan harus memberi atau mengungkap informasi yang dapat mencerminkan kondisi aktual perusahaan pada saat ini supaya pengguna laporan keuangan tidak mengambil keputusan yang bias. Zhang et al. (2019), menjelaskan bahwa terdapat dua pengungkapan perusahaan yaitu wajib dan sukarela. Salah satu contoh dari pengungkapan wajib adalah pengungkapan mengenai pengukuran nilai wajar aset dan liabilitas perusahaan (Zhang et al., 2019). Penjelasan tersebut sejalan dengan pendapat agency theory dan stakeholder theory bahwa pengungkapan informasi perusahaan dapat digunakan sebagai sarana untuk berkomunikasi dengan investor luar (Zhang et al., 2019).

Pernyataan di atas didukung oleh publikasi Statement of Financial Accounting Standard (SFAS) 157 yang mewajibkan seluruh perusahaan di Amerika Serikat untuk mengungkapkan informasi yang berkaitan dengan teknik pengukuran nilai wajar instrumen keuangan perusahaan, baik informasi kualitatif maupun kuantitatif. Namun terdapat kontroversi mengenai penggunaan metode pengukuran nilai wajar, yaitu penggunaan fair value accounting yang bertentangan dengan historical cost (Jaijairam, 2012). Jaijairam (2012), menjelaskan bahwa akuntansi nilai wajar merupakan bentuk penyempurnaan biaya historis karena penggunaan